

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-16894-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julio C. Gamarra  
174 West Emerson Ave  
Rahway, NJ 07065

Social Security No.:  
xxx-xx-7129

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 16, 2018.

On 12/29/2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: February 9, 2022  
Time: 08:30 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 30, 2021  
JAN: sjp

Jeanne Naughton  
Clerk

In re:  
Julio C. Gamarra  
Debtor

Case No. 18-16894-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 30, 2021

User: admin  
Form ID: 185

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2022:

Recip ID	Recipient Name and Address
db	+ Julio C. Gamarra, 174 West Emerson Ave, Rahway, NJ 07065-3147
517441101	+ AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517441102	+ AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
517512032	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517441113	+ CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559
517476093	+ Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517441132	+ SPECIALIZED LOAN SERVI, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517441127	+ Yemico Gamarra, 174 West Emerson Ave., Rahway, NJ 07065-3147

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 30 2021 20:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 30 2021 20:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 20:13:05	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517441099	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 30 2021 20:13:11	AA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517441105	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 30 2021 20:13:13	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517441117	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 30 2021 20:13:16	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517541435	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 30 2021 20:13:09	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517586110	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 30 2021 20:06:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517441121	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 30 2021 20:13:16	DSNB MACYS, PO BOX 8218, MASON, OH 45040
517495746	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 30 2021 20:13:07	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517441129	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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517984292	Email/Text: bnc-quantum@quantum3group.com	Dec 30 2021 20:13:07	MCYDSNB, PO BOX 8218, MASON, OH 45040
517441126	+ Email/Text: bknotice@ercbpo.com	Dec 30 2021 20:06:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517441128	+ Email/Text: collections@jeffersonassociates.com	Dec 30 2021 20:06:00	ENHANCED RECOVERY CO L, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
517441109	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 30 2021 20:06:00	JEFFERSON ASSOCIATES, 3 CORAL ST, EDISON, NJ 08837-3242
517543087	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 30 2021 20:13:13	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517441131	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 30 2021 20:06:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517539633	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2021 20:13:05	PORTFOLIO RECOVERY ASS, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952
517589614	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2021 20:13:14	Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067, Norfolk VA 23541
517539637	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2021 20:13:10	Portfolio Recovery Associates, LLC, c/o American Airlines, POB 41067, Norfolk VA 23541
517557865	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2021 20:13:06	Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541
517441130	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2021 20:13:14	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517572848	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 20:13:14	PayPal credit, P.O Box 105658, Atlanta, GA 30348-5658
517441133	Email/Text: bnc-quantum@quantum3group.com	Dec 30 2021 20:06:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517441134	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 20:13:04	SYNCB, PO BOX 965005, ORLANDO, FL 32896-5005
517441135	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 20:13:10	SYNCB/AMER EAGLE DC, PO BOX 965005, ORLANDO, FL 32896-5005
517441136	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 20:13:14	SYNCB/BANANA REP, PO BOX 965005, ORLANDO, FL 32896-5005
517441138	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 20:13:09	SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
517441139	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 20:13:09	SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001
518140441	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 20:13:05	SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036
518140442	+ Email/Text: bncmail@w-legal.com	Dec 30 2021 20:06:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517441858	+ Email/Text: bncmail@w-legal.com	Dec 30 2021 20:06:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517441140	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 20:13:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 30 2021 20:13:07	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD

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517570172

+ Email/PDF: ebn\_ais@aisinfo.com

57117-6497

Dec 30 2021 20:13:11

Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK  
73118-7901

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517441104		CAPI/BSTBY
517441100	*+	AA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517441103	*+	AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
517441106	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517441107	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517441108	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517441114	*+	CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559
517441115	*+	CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559
517441116	*+	CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559
517441118	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517441119	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517441120	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517441122	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040
517441123	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040
517441124	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040
517441125	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040
517441110	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517441111	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517441112	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517441137	*+	SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
aty	##+	Vincent Jesuele, Kessler, DiGiovanni & Jesuele LLP, 773 Central Avenue, PO Box 2429, Westfield, NJ 07091-2429

TOTAL: 1 Undeliverable, 19 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2021 at the address(es) listed

District/off: 0312-2

User: admin

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**below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Julio C. Gamarra ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 5	